

Fill in this information to identify your case:

Debtor 1 DREMA O'Dell
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court for the: District of
Case number 22-12578-AMC
(if known)

Check if this is:

- ☒ An amended filing
☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

JUN - 7 2023

TIMOTHY McGRATH, CLERK

12/15

Official Form 106J

Schedule J: Your Expenses

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
☐ Yes. Does Debtor 2 live in a separate household?
☐ No
☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☒ No

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues

Your expenses

4. \$ 0

4a. \$ 350.00

4b. \$ 75.00

4c. \$ 300.00

4d. \$ 260.00

Debtor 1

DREMITA ODELL
 First Name Middle Name Last Name

Case number (if known)

22-12578 AMC

Your expenses

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0

6. Utilities:

6a. Electricity, heat, natural gas

6a. \$ 400⁰⁰

6b. Water, sewer, garbage collection

6b. \$ 225⁰⁰

6c. Telephone, cell phone, Internet, satellite, and cable services

6c. \$ 375⁰⁰

6d. Other. Specify: _____

6d. \$ 0

7. Food and housekeeping supplies

7. \$ 800⁰⁰

8. Childcare and children's education costs

8. \$ 0

9. Clothing, laundry, and dry cleaning

9. \$ 115⁰⁰

10. Personal care products and services

10. \$ 0

11. Medical and dental expenses

11. \$ 125⁰⁰12. Transportation. Include gas, maintenance, bus or train fare.
Do not include car payments.12. \$ 125⁰⁰

13. Entertainment, clubs, recreation, newspapers, magazines, and books

13. \$ 0

14. Charitable contributions and religious donations

14. \$ 0

15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance

15a. \$ 0

15b. Health insurance

15b. \$ 192⁰⁰

15c. Vehicle insurance

15c. \$ 181⁰⁰

15d. Other insurance. Specify: _____

15d. \$ 0

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: _____

16. \$ 290⁰⁰

17. Installment or lease payments:

17a. Car payments for Vehicle 1

17a. \$ 365⁰⁰

17b. Car payments for Vehicle 2

17b. \$ 0

17c. Other. Specify: _____

17c. \$ 0

17d. Other. Specify: _____

17d. \$ 0

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).

18. \$ 0

19. Other payments you make to support others who do not live with you.

Specify: _____

19. \$ 0

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property

20a. \$ 0

20b. Real estate taxes

20b. \$ 0

20c. Property, homeowner's, or renter's insurance

20c. \$ 0

20d. Maintenance, repair, and upkeep expenses

20d. \$ 0

20e. Homeowner's association or condominium dues

20e. \$ 0

Debtor 1

First Name Middle Name Last Name
DREMA O'Dell

Case number (if known) 22 12578 AMC

21. Other. Specify: _____

21. +\$ 0

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ 4183⁰⁰

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ 4183⁰⁰

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 4499⁹⁶

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 4183⁰⁰

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.

23c. \$ 316⁹⁶

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☐ Yes. Explain here: